	UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF WASHINGTON					
In re: Melanie Louise Schwent		e Schwent	Case No. 22-40780 CHAPTER 13 PLAN			
			Ori	ginal	_x_AMENDED	
		Debtor(s).	Date:	August 17, 2022		
I.	Disclos	sure of Nonstandard Provisions and Plan's N	Iodificatio	on of Secured Debt:		
langua interes	(check Y X C. Doe Y X Debtor has ge in this t or lien is d claim ba	fo s this plan limit the amount of a secured claim one)? Yes No s this plan avoid a security interest or lien (che Yes	ck one)? ction aboved claim baction 1.B o	e or made no selection, a sed on a valuation of the or Section 1.C, the Debto	any nonstandard provision or e collateral or to avoid a security or may seek to limit the amount of a	
II.		Test Result and Plan Duration: is (check one): a below median income debtor with a 36 moran above median income debtor with a 60 moran above median income debtor with a 60 morans.		-		
of allo	wed unsec	th shall not be less than the Debtor's applicable cured claims over a shorter period or is modified all automatically be extended up to 60 months.	ed post-cor	firmation. If the Debtor	is below median income, then the	
177	Dlan D	ormona do de Transdoor				

Plan Payments to the Trustee:

No later than 30 days after the order for relief, the Debtor shall commence making payments to the Trustee as follows:

- AMOUNT: \$ 1,800.00 FREQUENCY (check one): _ Monthly X Twice per month __Every two weeks
- Weekly
- TAX REFUNDS: The Debtor (check one):
 - _ commits all tax refunds to funding the plan. Committed refunds shall be paid in addition to the plan payment amount stated above.
 - **x** does not commit; all tax refunds to funding the plan. If no selection is made, tax refunds are committed.
- D. PAYMENTS: Plan payments shall be deducted from the Debtor's wages unless otherwise agreed to by the Trustee or ordered by the Court.
- E. OTHER:

IV. Distribution of Plan Payments by the Trustee:

[Local Bankruptcy Form 13-4, eff. 12/17]

Upon confirmation of the plan, the Trustee shall disburse funds received in the following order and creditors shall apply them accordingly, provided that disbursements for domestic support obligations and federal taxes shall be applied according to applicable non-bankruptcy law:

- A. ADMINISTRATIVE EXPENSES:
 - 1. Trustee. The percentage set pursuant to 28 USC §586(e).
 - 2. Other administrative expenses. As allowed pursuant to 11 USC §§ 507(a)(2) or 707(b).
 - 3. <u>The Debtor's Attorney's Fees</u>: Pre-confirmation attorney's fees and/or costs and expenses are estimated to be \$ **4,000.00** . \$ **600.00** was paid prior to filing.

Approved attorney compensation shall be paid as follows (check one):

- a. X Prior to all creditors
- b. __ Monthly payments of \$_
- c. All remaining funds available after designated monthly payments to the following creditors: .
- d. Other: .

If no selection is made, approved compensation will be paid after the monthly payments specified in Sections IV.B and IV.C.

В.	CURRENT DOMESTIC SUPPORT OBLIGATIONS:			
	Creditor	Monthly amount		
	-NONE-	\$		

C. SECURED CLAIMS: Only creditors holding allowed secured claims specified below or provided in Section X will receive payment from the Trustee. Unless ranked otherwise, payments to secured creditors will be disbursed at the same level. Secured creditors shall retain their liens until the earlier of payment of the underlying debt, determined under nonbankruptcy law, or discharge under 11 U.S.C. § 1328. Secured creditors shall not assess any late charges, provided payments from the plan to the secured creditor are current, subject to the creditor's rights under state law if the case is dismissed.

The interest rates in the plan control except that (a) a lower interest rate included in a creditor's proof of claim shall control; and (b) the interest rate included in a creditor's proof of claim for a claim secured by a mortgage or deed of trust on real property shall control, unless otherwise provided in Section X or ordered following an objection to a proof of claim or in an adversary proceeding. If the interest rate is left blank, the interest rate shall be 12% except that the interest rate for arrearages on claims secured by a mortgage or deed of trust on real property shall be 0%.

For claims secured by personal property, the monthly payment amounts in the plan control.

For claims secured by real property, the monthly payment amounts in the creditor's proof of claim and notice of payment change control unless otherwise provided in Section X.

If overall plan payments are sufficient, the Trustee may increase or decrease post-petition installments for ongoing mortgage payments, homeowner's dues and/or real property tax holding accounts based on changes in interest rates, escrow amounts, dues and/or property taxes.

1. Payments on Claims, or Non-Escrowed Postpetition Property Tax Holding Accounts, Secured Only by Security Interest in the Debtor's Principal Residence (Interest included in payments at contract rate, if applicable):

Ongoing Payments:

Rank	Monthly Payment		<u>Creditor</u>	Collateral
1	\$	2,166.00	Caliber Home Loans	6039 Stanwick Ln SE Olympia, WA 98513 Thurston County
1	\$	280.00	SIs/equity	6039 Stanwick Ln SE Olympia, WA 98513 Thurston County

Cure Payments:

Rank		Monthly Payment	Creditor	Collateral	A	rrears to be Cured	Interest Rate	
				6039 Stanwick Ln SE Olympia, WA 98513				
1	\$	199.44	Caliber Home Loans	Thurston County	\$	11,966.17	0.00) %
1	\$_	23.78	SIs/equity	6039 Stanwick Ln SE		1,427.00	0.00	<u> </u>

[Local Bankruptcy Form 13-4, eff. 12/17]

Rank	Monthly <u>Payment</u>	Creditor	Collateral Olympia, WA 98513 Thurston County	Arrears to be Cured	Interest <u>Rate</u>	
	2. Real Proper	Payments on Claims, or ty Other than the Debtor's Pri	Non-Escrowed Postpetition Proncipal Residence:	perty Tax Holding Accoun	ats, Secured by	
Ongoing l	Payments:					
Rank	Monthly Paymer S -N	nt <u>Creditor</u>	<u>Collateral</u>	_	Interest Rate %	
Cure Payr	ments: Monthly Payment	Creditor -NONE-	<u>Collateral</u>	Arrears to be Cured	Interest Rate %	
interest in other pers pre-confir	n any motor vehicle a sonal property acquir rmation adequate pro n Monthly Payment"	acquired for the personal use of red within one year preceding of tection payments shall be paid	wed proof of claim for a purchas of the Debtor within 910 days pro- the filing date of the petition as d by the Trustee in the amounts a tated as the "Monthly Payment"	eceding the filing date of the specified below. The Debt stated as the "Pre-Confirm	or stipulates that ation Adequate	
<u>Rank</u>	Monthly <u>Payment</u>	Creditor	<u>Collateral</u> 2020 Hyuanda Kona	Pre-Confirmation Adequate Protection Monthly Payment	Interest <u>Rate</u>	
1	\$633.33	WSECU	19000 miles Vehicle valued by Kelly Blue book	\$633.33	6.00 %	
b. Non-910 Collateral. The Trustee shall pay the value of collateral stated in the proof of claim, unless otherwise provided in Section X or ordered following a timely objection to a proof of claim or in an adversary proceeding, for a security interest in personal property which is non-910 collateral. The Debtor stipulates that pre-confirmation adequate protection payments shall be paid by the Trustee in the amounts stated as the "Pre-Confirmation Adequate Protection Monthly Payment" or, if blank, in the amounts stated as the "Monthly Payment" as specified below after the creditor files a proof of claim.						
Rank	Monthly Payment	Creditor 9	Debtor's Value of Collateral Collateral	Pre-Confirmation Adequate Protection Monthly Payment	Interest	

- D. PRIORITY CLAIMS: Payment in full, on a pro rata basis, of filed and allowed claims entitled to priority in the order stated in 11 U.S.C. § 507(a).
- E. NONPRIORITY UNSECURED CLAIMS: No funds shall be paid to nonpriority unsecured creditors until all secured, administrative and priority unsecured creditors are paid in full, provided that no claim shall be paid before it is due. The Trustee shall pay filed and allowed nonpriority unsecured claims as follows (check one):

	100% At least \$ 842	4.00			
	The Trustee shall pay claims:	the following specially classified	nonpriority unsecured clai	ms prior to other i	nonpriority unsecured
Rank	Creditor -NONE-	Amount of Claim	Percentage to be Paid	Reason for S	pecial Classification
	lowing claims shall be ceive no payments from	be made by the Debtor and not be paid directly by the Debtor accorden the Trustee. (Payment stated shall NT OF DOMESTIC SUPPORT O	ing to the terms of the contill not bind any party.)	tract or support or	withholding order, and
Credit		Current Mo	onthly Support Obligatio	Mont \$	hly Arrearage Paymen
	B. OTHER DIF	RECT PAYMENTS:			
Credit -NONE		Nature of Debt	<u>Am</u> \$	ount of Claim	Monthly Payment
The Del	btor requests that upon y pursuant to this section	d below will be surrendered to the confirmation, each creditor (incluon be granted relief from the stays taking possession and sale.	ding successors and assign	s) to which the De	
Credit			Property to be Su	ırrendered	

VII. Executory Contracts and Leases:

The Debtor will assume or reject executory contracts or unexpired leases as specified below. Assumption will be by separate motion and order, and any cure and/or continuing payments will be paid directly by the Debtor under Section V, unless otherwise specified in the plan. Any executory contract or unexpired lease not assumed pursuant to 11 U.S.C § 365(d) is rejected. If rejected, upon confirmation the creditor is granted relief from the stays of 11 U.S.C. §§ 362(a) and 1301(a) with respect to the property which is the subject of the rejected contract or lease, and any allowed unsecured claim for damages shall be paid under Section IV.E.

Contract/Lease
-NONE-

Assumed or Rejected

VIII. Property of the Estate:

Property of the estate is defined in 11 U.S.C. § 1306(a). Unless otherwise ordered by the Court, property of the estate in possession of the Debtor on the petition date shall vest in the Debtor upon confirmation. However, the Debtor shall not lease, sell, encumber, transfer or otherwise dispose of any interest in real property or personal property without the Court's prior approval, except that the Debtor may dispose of unencumbered personal property with a value of \$10,000 or less without the Court's approval. Property (including, but not limited to, bonuses, inheritances, tax refunds or any claim) acquired by the Debtor post-petition shall vest in the Trustee and be property of the estate. The Debtor shall promptly notify the Trustee if the Debtor becomes entitled to receive a distribution of money or other property (including, but not limited to, bonuses, inheritances, tax refunds or any claim) with a value in excess of \$2,500, unless Section X specifically provides for the Debtor to retain the money or property.

IX. Liquidation Analysis Pursuant to 11 USC § 1325(a)(4)

The liquidation value of the estate is \$_0.00 \]. To obtain a discharge, the Debtor must pay the liquidation value or the total of allowed priority and nonpriority unsecured claims, whichever is less. Under 11 U.S.C. §§ 1325(a)(4) and 726(a)(5), interest on allowed unsecured claims under Section IV.D and IV.E shall be paid at the rate of ___ % per annum from the petition date

[Local Bankruptcy Form 13-4, eff. 12/17]

(no interest shall be paid if left blank).

X. Nonstandard Provisions:

All nonstandard provisions of this plan are set forth in this section and separately numbered. Any nonstandard provision placed elsewhere in this plan is void. Any modifications or omissions to the form plan not set forth in this section are void.

- A. Student loans will survive Plan
- B. Any tax refund over \$2500 will be committed to the Plan.

By filing this plan, the attorney for the Debtor(s) or the Debtor(s) if not represented by an attorney certify that the wording and order of the provisions in this plan are identical to those contained in Local Bankruptcy Form 13-4, other than any nonstandard provisions included in Section X.

(Signature Page)

/s/ Ellen Ann Brown	/s/ Melanie Louise Schwent	August 17, 2022
Ellen Ann Brown 27992	Melanie Louise Schwent	Date
Attorney for Debtor(s)	DEBTOR	
August 17, 2022		
Date	DEBTOR	Date